



**CAPSTONE
ISG**

Capstone ISG, Inc.

13506 E. Boundary Rd
Suite A
Midlothian, VA 23112
Phone: 804-744-9600
Fax: 757-420-4191

Tax ID #: 86-1062196

Bell & Clements Limited
55 King William St
London, EN EC4R9AD

ATTENTION: Georgia Costin

ACKNOWLEDGEMENT OF ASSIGNMENT

CLAIM INFORMATION

INSURED: Fields, Joshua
INSURED POLICY #: BC003908
OUR FILE #: 2-17136
CLAIM #: 123391

ADJUSTER: Kevin Wilson
LOSS DATE: 3/25/2020
LOSS TYPE: Fire

This assignment was received from your office on March 30, 2020.

Thank you for sending this assignment. I am the adjuster that will be handling this claim. Please contact me if you have any questions or need assistance. I look forward to working with you on this file.

Sincerely,

Kevin Wilson
Property General Adjuster
(804) 250-9618 - Direct
kwilson@capstoneisg.com

GL-000161



Capstone ISG, Inc.

Valuation Report

Owner Information

Name: Joshua Fields	Date Entered: 4/2/2020
Street: 410 W. Cleveland Ave.	Date Calculated: 4/7/2020
City, State ZIP Code: Ponca City, OK 74601	Pricing Area: OKEN8X_APR20
Phone: (580) 761-2725	Seismic Zone: 0
Policy #: BC003908	

Property Information

Name: Joshua Fields	Bldg #:
Street: 410 W. Cleveland Ave.	Contact:
City, State ZIP Code: Ponca City, OK 74601	E-mail:
Phone:	

Structure Information

Primary Building: Apartment / Condominium	Quality: Economy
Square Feet: 3,645	Supporting Wall: 100% Conventional Wood
Year Built: 1954	Foundation Shape: Simple Rectangle
Number of Stories: 2	Foundation Type: 100% Shallow Basement
Average Story Height: 8	Basement Quality: Minimal
Below Grade Use: 100%	Property Slope: None (0 - 15 degrees)
	Subtotal: \$358,190.00

Total square footage of all buildings: 3,645.00

Cost per Sq. Ft.: \$111.44

Structural Options

Primary Building: Apartment / Condominium	Exterior Wall Finish: 100% Brick Veneer
Roof Type: Hip	Roof Structure: 100% Wood Frame
Roof Material: 100% Composition - 3 Tab	Floor System: 100% Wood Framing
Interior Partition Walls: 100% Drywall over Steel Studs	

Features

Primary Building: Apartment / Condominium	
Fire Suppression System	100% Fire Sprinkler System
Combination Heating and Air Conditioning	100% Individual Residential Type Furnaces w/AC Units

Cost Breakdown

Site Preparation:	\$3,103.77	Foundation:	\$23,027.04	Interior Footings:	\$2,151.24
Structure:	\$34,863.03	Exterior Finish:	\$69,462.66	Windows:	\$6,073.84
Roofing:	\$4,829.12	Electrical:	\$2,401.36	Plumbing:	\$42,179.08
Heating/AC:	\$49,594.64	Floor Covering:	\$5,508.94	Interior Finish:	\$76,574.06
Appliances:	\$15,667.28	General Conditions:	\$13,562.27	Lighting:	\$960.82

Cost Breakdown for Additional Features

Fire Sprinkler System: \$8,230.42

Estimated Replacement Cost (Calculated Value):

\$406,216.87

Actual Cash Value (Calculated Value):

\$241,434.65

Policy Number: BC003908

Commercial Valuation - Page 1

GL-000162



Capstone ISG, Inc.

Valuation Report

(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax)

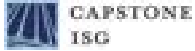
(Actual Cash Value equals replacement cost less depreciation)

The Replacement Cost figure represents the average estimated cost to rebuild this building after a total loss and includes such things as labor and materials to meet current building codes and general contractor profit and overhead for your location. The actual reconstruction costs for this building may differ from this figure due to changes in economic conditions, building contractor availability, and specific building contractor attributes. The estimate does not include costs for such items as excavation, land value or detached structures. This information is to be used for insurance purposes only and is provided on the condition and understanding that it represents only an estimate and that the provider is not responsible for good faith errors.

LOSS RECAP

Insured:	Joshua Fields	Policy No. :	BC003908
Property Address :	410 W. Cleveland Ave., Ponca City, OK 74601	Date of Loss :	3/25/2020
Mailing Address :		Catastrophe No. :	
Insured Tel. No. :	(580) 761-2725	Adj. File No. :	
Adjusting Company :	Capstone ISG	Adj. No. :	
Adj. Address :		Adj. Phone No. :	(804) 744-9600

Date Loss Assigned: 3/31/2020		Date Insured Contacted: 3/31/2020 10:00					Date Loss Inspected: 4/1/2020 11:30				
	Replacement Cost Loss	Recov. Depr.	Non-recov. Deprec.	ACV Loss	Deductible Applied	Insur. Carried Req. %	ACV Claim	Potential Suppl. Claim	RC Claim	RCV	Valuation ACV
Loc 4, Bldg 1	466,664.67	0.00	73,633.66	393,031.01	1,000.00	100	325,450.00	0.00	325,450.00	0.00	0.00
Other Structures	0.00	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00	0.00	0.00
Contents	0.00	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00	0.00	0.00
TOTALS	\$466,664.67	\$0.00	\$73,633.66	\$393,031.01	\$1,000.00		\$325,450.00	\$0.00	\$325,450.00		


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Insured: Joshua Fields
 Property: 410 W. Cleveland Ave.
 Ponca City, OK 74601

Home: (580) 761-2725

Claim Rep.: Kevin Wilson
 Company: Capstone ISG

Business: (804) 744-9600
 E-mail: kwilson@capstoneisg.com

Estimator: Terry W. Nichols
 Company: Capstone ISG

Reference:
 Company: None

Claim Number: 123391

Policy Number: BC003908

Type of Loss: Fire

Date Contacted: 3/31/2020 10:00 AM

Date of Loss: 3/25/2020 10:00 AM

Date Inspected: 4/1/2020 11:30 AM

Date Received: 3/31/2020

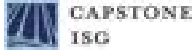
Date Entered: 4/2/2020 10:37 AM

Price List: OKEN8X_MAR20
 Restoration/Service/Remodel
 Estimate: 2020-04-02-1036

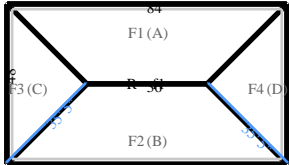
Notice: This is a repair estimate only. The Insurance policy may contain provisions that will reduce any payments that might be made. This is not an authorization to repair. Authorization to repair or guarantee of payment must come from the owner of the property. No Adjuster or Appraiser has the authority to authorize repair or guarantee payment. The Insurer assumes no responsibility for the quality of repairs that might be made.

A copy of this document does not constitute a settlement of this claim. The figures enclosed herein are subject to the Insurance Company approval.

It is a crime to knowingly provide false, incomplete, or misleading information to an Insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

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2020-04-02-1036**Roof****Roof****Roof1**

4369.04 Surface Area
264.02 Total Perimeter Length
141.57 Total Hip Length

43.69 Number of Squares
35.99 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Shingles & Felt:							
1. Roofing felt - 15 lb.	43.69 SQ	22.09	21.74	197.36	1,184.21	<121.90>	1,062.31
2. Laminated - comp. shingle rfg. - w/out felt	50.33 SQ	163.62	356.25	1,718.26	10,309.50	<1,331.73>	8,977.77
Includes: Laminated composition shingles, roofing nails, and installation labor. Excludes: Roofing felt underlayment. Quality: Average grade laminated (double layer shingle, 3 dimensional), with limited lifetime warranty, and a class A fire rating. Weight range between 235 and 280 Lbs/SQ. 15% waste included for hip roof for starter and ridge.							
3. Additional charge for high roof (2 stories or greater)	43.69 SQ	12.84	0.00	112.20	673.18	<0.00>	673.18
Flashing:							
4. Drip edge	264.02 LF	1.70	14.36	92.64	555.83	<46.01>	509.82
5. Flashing - pipe jack	8.00 EA	28.57	5.56	46.84	280.96	<17.83>	263.13
Attic Ventilation:							
6. Roof vent - turtle type - Metal	8.00 EA	43.02	10.93	71.02	426.11	<35.02>	391.09
Roof Protrusions:							
7. Furnace vent - rain cap and storm collar, 5"	8.00 EA	55.07	14.26	90.98	545.80	<79.96>	465.84
8. Exhaust cap - through roof - up to 4"	8.00 EA	57.80	17.51	95.98	575.89	<98.20>	477.69
Roof Framing & Trim:							
9. Rafters - 2x6 stick frame roof	4,369.04 BF	2.43	475.30	2,218.42	13,310.49	<2,345.30>	10,965.19
10. Sheathing - plywood - 1/2" CDX	4,369.04 SF	1.80	280.50	1,628.96	9,773.73	<1,384.11>	8,389.62
11. Soffit - box framing - 2' overhang	264.02 LF	6.50	32.49	349.72	2,098.34	<160.31>	1,938.03
12. Soffit & fascia - wood - 2' overhang	264.02 LF	12.60	108.06	686.96	4,121.67	<533.21>	3,588.46
13. Prime & paint exterior soffit - wood	528.05 SF	1.63	16.95	175.54	1,053.21	<95.05>	958.16
14. Prime & paint exterior fascia - wood, 4"- 6" wide	264.02 LF	1.22	3.53	65.12	390.75	<19.80>	370.95
Totals: Roof1			1,357.44	7,550.00	45,299.67	6,268.43	39,031.24
Total: Roof			1,357.44	7,550.00	45,299.67	6,268.43	39,031.24
Total: Roof			1,357.44	7,550.00	45,299.67	6,268.43	39,031.24

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Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
CABINETRY	31,436.24	13,047.92	18,388.32
GENERAL DEMOLITION	29,262.60		29,262.60
DOORS	7,758.12	2,567.48	5,190.64
DRYWALL	47,686.51	5,460.54	42,225.97
ELECTRICAL	31,201.20	4,155.30	27,045.90
FLOOR COVERING - VINYL	2,743.76	542.64	2,201.12
FLOOR COVERING - WOOD	56,746.21	10,546.47	46,199.74
FINISH CARPENTRY / TRIMWORK	9,781.23	2,247.40	7,533.83
FINISH HARDWARE	1,867.32	602.38	1,264.94
FRAMING & ROUGH CARPENTRY	17,121.94	3,869.45	13,252.49
HEAT, VENT & AIR CONDITIONING	14,087.52	4,831.84	9,255.68
INSULATION	6,721.58		6,721.58
LIGHT FIXTURES	4,178.52	1,097.04	3,081.48
PLUMBING	29,175.68	8,429.20	20,746.48
PAINTING	26,324.78	2,666.53	23,658.25
ROOFING	19,109.30	3,034.80	16,074.50
SOFFIT, FASCIA, & GUTTER	5,042.78	693.52	4,349.26
STAIRS	1,556.39	503.07	1,053.32
WINDOWS - ALUMINUM	32,618.16	9,338.08	23,280.08
O&P Items Subtotal	374,419.84	73,633.66	300,786.18
Material Sales Tax	14,465.93		14,465.93
Overhead	38,889.45		38,889.45
Profit	38,889.45		38,889.45
Total	466,664.67	73,633.66	393,031.01